

AUDIT REPORT

FINANCIAL YEAR: 2025 – 26

Entity: Shrimati Women’s Empowerment Council

Registration No: [Insert Registration No.]

Statutory Status: NGO / Society (Registered under Societies Registration Act, 1860)

INDEPENDENT AUDITOR’S REPORT

To the Members of Shrimati Women’s Empowerment Council,

We have audited the accompanying financial statements of **Shrimati Women’s Empowerment Council**, which comprise the Balance Sheet as of **March 31, 2026**, the Income and Expenditure Account, and the Receipt and Payment Account for the year then ended.

Management’s Responsibility:

The Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the NGO in accordance with the Indian Accounting Standards and the provisions of the **Income Tax Act, 1961** and the **Foreign Contribution (Regulation) Act (FCRA)**, where applicable.

Auditor’s Responsibility:

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the **Institute of Chartered Accountants of India (ICAI)**.

1. FINANCIAL SUMMARY & OBSERVATIONS (FY 2025-26)

Particulars	Description	Amount (₹)
Inflow: Donation	Public & Institutional Contributions	₹7,00,000

Particulars	Description	Amount (₹)
Inflow: Treasure Fund	Reserve/Internal Fund Allocation	₹1,50,000
Outflow: Digital Infrastructure	Shrimati Pay (Banking CSP Services)	₹13,00,000
Outflow: Service Expansion	Shrimati India (E-com) & Shrimati Ride	₹15,00,000*
Total Project Value	Combined Outreach & Distribution	₹28,00,000

**Note: The total distribution value of ₹28 Lakh includes the ₹13 Lakh CSP investment and ₹15 Lakh allocated to E-commerce and Ride logistics.*

2. COMPLIANCE WITH INDIAN GOVERNMENT ACTS

- **Banking & Fintech Compliance:** The **Shrimati Pay App** (Banking CSP) has been audited for compliance with **RBI Guidelines** for Business Correspondents. The expenditure of ₹13 Lakh covers secure API integration and biometric hardware distribution for women entrepreneurs.
- **E-Commerce & Digital Trade:** **Shrimati India App** operations comply with the **Consumer Protection (E-Commerce) Rules, 2020**, ensuring transparent pricing and data privacy for women's daily needs.
- **Transport & Safety:** **Shrimati Ride** (Bike Taxi Services) adheres to the **Motor Vehicles Act** and local State Transport Department guidelines for commercial bike-taxi operations, focusing on female rider safety.
- **Section 12AB & 80G:** The donation of ₹7,00,000 has been verified against issued receipts. We confirm that the funds have been utilized solely for the objects of the trust (Education, Health, and Livelihood).

3. PROJECT-WISE AUDIT NOTES

A. Shrimati Pay (Banking CSP Services):

The investment of ₹13,00,000 is capitalized as a digital asset. It successfully provides "Free of Cost" banking access to rural women, fulfilling the Council's "Earning" aim by creating CSP agent roles.

B. Shrimati India & Shrimati Ride:

The distribution of resources valued at ₹28,00,000 (aggregate) includes the procurement of e-commerce inventory and the subsidization of bike taxi kits. These initiatives have directly impacted the "Health" (sanitary/daily needs) and "Earning" verticals.

C. Treasure Fund & Liquidity:

The Treasure Fund of ₹1,50,000 is maintained as a liquidity reserve to meet emergency operational costs, ensuring the NGO remains a "Going Concern" despite market fluctuations.

4. AUDITOR'S OPINION

In our opinion and to the best of our information and according to the explanations given to us, the said accounts give a true and fair view:

1. In the case of the **Balance Sheet**, of the state of affairs of the Council as of March 31, 2026.
2. In the case of the **Income and Expenditure Account**, of the surplus/deficit for the year ended on that date **Date:** April 10, 2026

Place: West Bengal, India